

EXHIBIT E



O C W E N

P.O. Box 6723
Springfield, OH 45501
866-825-9265
Fax: 888-882-1816

12/05/2012

DANIEL NIETLING
1021 N POND RD
EUGENE, OR 97401

Subject:
Loan Number: REDACTED
Policy Number: REDACTED
Property Address:
3033 SILVER MAPLE
VIRGINIA BEACH, VA 23452

Dear Customer:

Thank you for providing evidence of your property insurance. We have updated our records to reflect this current information. The cancellation effective date has been adjusted to 10/18/2012.

Our records still show that there was a lapse in coverage from 06/26/2012 to 10/18/2012. An additional insurance charge of \$685.00 will be charged to your account for the period of time that the coverage was in force. In order to have this charge reversed from your account, please provide us with evidence of insurance for this lapse period. Any unused premium will be refunded to your escrow account.

If you have coverage for the above referenced lapse period, please contact your agent or carrier and have them fax a copy of the declaration page to 1-888-882-1816, e-mail it to us at updateinsuranceinfo@ocwen.com, or it can be mailed to us at the address shown below. Please make sure your policy references your Ocwen loan number, and ensure that the Mortgagee Clause on your policy reads:

**OCWEN LOAN SERVICING, LLC
ITS SUCCESSORS AND/OR ASSIGNS
Attention: REDACTED
PO BOX 6723
SPRINGFIELD, OH 45501-6723**

You may also visit www.mycoverageinfo.com using a PIN number of REDACTED and provide us with your insurance information. You may also have your agent contact us at 1-866-825-9265 to provide us with updated insurance coverage information.

Any policy we purchase on your behalf may be canceled at any time by giving us acceptable proof of other insurance. Upon prompt receipt of your policy, this coverage will be canceled. You will only be charged for the days that this policy was needed. There is no charge to you if there has been no lapse in coverage. Any unused premium will be refunded to your escrow account.

Thank you for taking the time to help us resolve this matter. We appreciate the opportunity to serve you and look forward to meeting your mortgage needs. If you or your insurance agent have any questions or believe there is an error in our records, please call us at 1-866-825-9265 Monday through Friday between 8:30 a.m. and 9:00 p.m. Eastern Time, and one of our Customer Care Agents will be happy to assist you.

Sincerely,

Insurance Department

Ocwen Loan Servicing, LLC is a debt collector attempting to collect a debt and any information obtained will be used for that purpose.